

AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of contactless interfacing for a financial transaction smart card, comprising:
 - allowing a user to establish a physical contact bi-directional communication interface between a financial transaction smart card and a hand-held computing device for accessing a financial transaction smart card application on a microcomputer of the financial transaction smart card;
 - allowing the user to enter identifying information and transaction information on the hand-held computing device;
 - allowing the user to initiate a contactless bi-directional infrared communication interface via an infrared emitter and sensor of the hand-held computing device as a conduit between the financial transaction smart card application on the microcomputer of the financial transaction smart card and an infrared emitter and sensor of a self-service transaction terminal of an on-line system of a financial institution, wherein allowing the user to initiate the contactless bi-directional communication interface further comprises guiding the hand-held computing device into a position of substantial alignment of the infrared emitter and sensor of the hand-held computing device with the infrared emitter and sensor of the self-service financial transaction terminal by a structure provided on a face of the self-service transaction terminal;
 - verifying the financial transaction smart card by the on-line system based at least in part on the identifying information received by the on-line system via the contactless communication interface between the hand-held computing device and the self-service transaction terminal; and
 - communicating the transaction information entered by the user on the hand-held computing device to the self-service transaction terminal of the on-line system via the contactless

communication interface, wherein the self-service transaction terminal is programmed to present a sequence of selection screens for a transaction related to the transaction information entered by the user on the hand-held computing device, wherein the hand-held computing device is programmed to skip the presentation of at least some of the selection screens of the sequence, and wherein communicating the transaction information further comprises skipping the presentation of said at least some of the selection screens of the sequence by the hand-held computing device according to said program.

2-7. (Canceled).

8. (Previously presented) The method of claim 1, wherein the financial institution further comprises a bank.

9-11. (Canceled).

12. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises an automated teller machine.

13. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises a personal computer.

14. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises a telephone.

15. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises a wireless telephone.

16-38. (Canceled)

39. (Previously presented) The method of claim 1, wherein verifying the financial transaction smart card further comprises verifying the financial transaction smart card by the on-line system based at least in part on the identifying information received by the on-line system via the contactless communication interface between the hand-held computing device comprising a personal data assistant and the self-service transaction terminal.

40-41 (Canceled).

42. (Previously presented) The method of claim 1, wherein verifying the financial transaction smart card further comprises verifying the authenticity of the financial transaction smart card.

43. (Previously presented) The method of claim 1, wherein verifying the financial transaction smart card further comprises checking security information for the user.

44. (Previously presented) The method of claim 43, wherein checking security information further comprises receiving security information for the user.

45. (Previously presented) The method of claim 44, wherein receiving security information further comprises receiving a PIN number for the user.

46. (Previously presented) The method of claim 44, wherein receiving security information further comprises receiving biometric information for the user.

47. (Previously presented) The method of claim 44, wherein receiving security information further comprises receiving the security information on an input/output device.

48. (Previously presented) The method of claim 47, wherein receiving the security information further comprises receiving the security information through an input/output device of the hand-held computing device comprising a personal data assistant.

49. (Previously presented) The method of claim 48, wherein the personal data assistant comprises an electronic purse or wallet.

50. (Previously presented) The method of claim 47, wherein receiving the security information further comprises receiving the information through the input/output device of a terminal.

51-54 (Canceled).

55. (Previously presented) The method of claim 1, wherein allowing the user to enter the transaction information further comprises receiving the information through an input/output device.

56. (Previously presented) The method of claim 55, wherein receiving the information further comprises receiving the information through the input/output device of the hand-held computing device comprising a personal data assistant.

57. (Previously presented) The method of claim 56, wherein the personal data assistant comprises an electronic purse or wallet.

58. (Previously presented) The method of claim 55, wherein receiving the information further comprises receiving the information through the input/output device of a terminal.

59-62 (Canceled).

63. (Currently amended) A contactless interface system for a financial transaction smart card, comprising:

a self-service transaction terminal of an on-line system of a financial institution;

a hand-held computing device capable of establishing a physical contact bi-directional communication interface with the financial transaction smart card for accessing a financial transaction smart card application on a microcomputer of the financial transaction smart card;

wherein the hand-held computing device has an input device for receiving identifying information and transaction information entered by a user;

wherein the hand-held computing device is capable of initiating a contactless bi-directional communication interface as a conduit between the financial transaction smart card application on the microcomputer of the financial transaction smart card and the self-service transaction terminal of the on-line system via an infrared emitter and sensor of the hand-held

computing device and an infrared emitter and sensor of the self-service transaction terminal, and wherein a structure is provided on a face of the self-service transaction terminal for guiding the hand-held computing device into a position of substantial alignment of the infrared emitter and sensor of the hand-held computing device with the infrared emitter and sensor of the self-service transaction terminal;;

wherein the on-line system is capable of verifying the financial transaction smart card via identification information received by the on-line system via the contactless communication interface between the hand-held computing device and the self-service transaction terminal; and

wherein the hand-held computing device is capable of communicating the transaction information to the on-line system via the contactless communication interface between the hand-held computing device and the self-service transaction terminal, wherein the self-service transaction terminal is programmed to present a sequence of selection screens for a transaction related to the transaction information entered by the user on the hand-held computing device, and wherein the hand-held computing device is programmed to skip the presentation of at least some of the selection screens of the sequence.

64-68. (Canceled).

69. (Previously presented) The system of claim 63, wherein the self-service transaction terminal comprises an automated teller machine.

70. (Previously presented) The system of claim 63, wherein the self-service transaction terminal comprises a personal computer.

71. (Previously presented) The system of claim 63, wherein the self-service transaction terminal comprises a telephone.

72. (Previously presented) The system of claim 63, wherein the on-line system comprises a bank host on-line system.

73. (Previously presented) The system of claim 63, wherein the hand-held computing device comprises a personal data assistant.

74. (Previously presented) The system of claim 73, wherein the personal data assistant comprises an electronic purse or wallet.

75-78 (Canceled).

79. (Previously presented) The method of claim 1, wherein the accessing of the financial transaction smart card application comprises executing the financial transaction smart card application.

80. (Previously presented) The method of claim 1, wherein the accessing of the financial transaction smart card application comprises loading the financial transaction smart card application.

81. (Previously presented) The method of claim 80, further comprising iteratively performing:

the initiating of a contactless communication;

the verifying authorization; and

the communicating information.